

Netbank (A Rural Bank), Inc.

Name of Bank

Romblon, Romblon

Address**FINANCIAL REPORTING PACKAGE****SOLO****As of December 31, 2025****CONTROL PROOF LIST**

Account Description	Account Code	Amount
Asset Accounts		
(1) Cash on Hand	1050500000000000000000000	4,840,306.84
(2) Checks and Other Cash Items	1051000000000000000000000	19,359.44
(3) Due from Bangko Sentral ng Pilipinas	1051500000000000000000000	1,504,348,440.48
(4) Due from Other Central Banks and Banks (Net)	1052200000000000000000000	207,412,806.00
(5) Financial Assets Held for Trading (HFT)	1100000000000000000000000	-
(6) Debt Securities Designated at Fair Value through Profit or Loss	1180000000000000000000000	-
(7) Other Financial Assets Mandatorily Measured at FVPL	1190000000000000000000000	-
(8) Financial Assets at FVOCI- Net	1952100000000000000000000	-
(9) Debt Securities at Amortized Cost- Net	1952410000000000000000000	1,364,832,191.13
(10) Loan Portfolio Net	1954000000000000000000000	1,151,148,048.66
(11) Derivatives with Positive Fair Value Held for Hedging	1450500000000000000000000	-
(12) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk	1451000000000000000000000	-
(13) Sales Contract Receivable (Net)	1954515000000000000000000	75,233,837.71
(14) Accrued Interest Income from Financial Assets (Net)	1954520000000000000000000	52,489,053.82
(15) Equity Investment in Subsidiaries, Associates and Joint Ventures (Net)	1954525000000000000000000	-
(16) Bank Premises, Furniture, Fixture and Equipment (Net)	1955005000000000000000000	2,520,964.27
(17) Real Land Other Properties Acquired (Net)	1955010000000000000000000	-
(18) Non-Current Assets Held for Sale (Net)	1501500000000000000000000	23,462,370.92
(19) Goodwill (Net)	1955020000000000000000000	-
(20) Other Intangible Assets (Net)	1955025000000000000000000	1,857,319.77
(21) Deferred Tax Asset	1550500000000000000000000	41,625,122.25
(22) Other Assets (Net)	1955510000000000000000000	198,741,871.60
(23) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1552500000000000000000000	-
Total Assets	1000000000000000000000000	4,628,531,620.89
Liability Accounts		
(1) Financial Liabilities Held for Trading	2050000000000000000000000	-
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	2100000000000000000000000	-
(3) Deposit Liabilities	2150000000000000000000000	4,160,516,978.04
(4) Due to Other Banks	2200500000000000000000000	-
(5) Bills Payable	2201000000000000000000000	-
(6) Bonds Payable (Net)	2952015000000000000000000	-
(7) Unsecured Subordinated Debt (Net)	2952020000000000000000000	-
(8) Redeemable Preferred Shares	2202500000000000000000000	-
(9) Financial Liabilities Associated with Transferred Assets	2250500000000000000000000	-
(10) Derivatives with Negative Fair Value Held for Hedging	2251000000000000000000000	-
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk	2251500000000000000000000	-
(12) Accrued Interest Expense on Financial Liabilities	2252000000000000000000000	17,016,990.46
(13) Finance Lease Payment Payable	2252500000000000000000000	-
(14) Special Time Deposit	2203000000000000000000000	-
(15) Due to Treasurer of the Philippines	2300500000000000000000000	-
(16) Treasurer/Cashier/Manager's Checks	2301000000000000000000000	-
(17) Payment Orders Payable	2301500000000000000000000	-
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs	2302000000000000000000000	-
(19) Cash Letters of Credit	2302500000000000000000000	-
(20) Outstanding Acceptances Executed by or for Account of this Bank	2303000000000000000000000	-
(21) Due to Bangko Sentral ng Pilipinas	2303500000000000000000000	-
(22) Due to Philippine Deposit Insurance Corporation	2304000000000000000000000	-
(23) Due to Philippine Crop Insurance Corporation	2304500000000000000000000	-
(24) Income Tax Payable	2305000000000000000000000	911,326.00
(25) Other Taxes and Licenses Payable	2305500000000000000000000	-
(26) Accrued Expenses	2306000000000000000000000	77,146,868.22
(27) Unearned Income	2306500000000000000000000	-
(28) Deferred Tax Liabilities	2307000000000000000000000	-
(29) Provisions	2307500000000000000000000	4,320,431.00
(30) Broker Customer Accounts for Settlement of Customer Trades	2307800000000000000000000	-
(31) Other Liabilities	2308000000000000000000000	115,158,825.10
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000000000000	-
Total Liabilities	2000000000000000000000000	4,375,071,418.82
Equity Accounts		
(1) Paid-in Capital Stock	3050000000000000000000000	43,373,100.00
(2) Additional Paid-in Capital	3052000000000000000000000	68,571,523.96
(3) Other Equity Instruments	3100000000000000000000000	-
(4) Deposits for Stock Subscription	3052500000000000000000000	213,341,500.00
(5) Retained Earnings	3150000000000000000000000	(66,656,100.17)
(6) Stock Dividend Distributable	3151200000000000000000000	-
(7) Undivided Profits	3151500000000000000000000	(4,746,967.44)
(8) Other Comprehensive Income	3200000000000000000000000	(422,854.28)

(9) Appraisal Increment Reserve	325050000000000000000000	-
(10) Treasury Stock	325100000000000000000000	-
(11) Non-Controlling Interest in Subsidiaries (for consolidated report only)	325150000000000000000000	-
(12) Assigned Capital	325200000000000000000000	-
Total Equity	300000000000000000000000	253,460,202.07
Total Liabilities, Non-Controlling Interest and Equity	900000000000000000000000	4,628,531,620.89
Contingent Accounts	400000000000000000000000	-
Income and Expense Accounts		
(1) Interest Income	505050000000000000000000	335,511,250.41
(2) Interest Expense	605100000000000000000000	91,257,167.79
(3) Provision for Losses on Accrued Interest Income from Financial Assets	605150000000000000000000	1,882,914.83
Net Interest Income	505000000000000000000000	242,371,167.79
Non-Interest Income		449,545,889.72
(4) Dividend Income	510050000000000000000000	-
(5) Fees and Commissions Income	510100000000000000000000	439,283,124.89
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	510150000000000000000000	-
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	510301800000000000000000	-
(8) Gains/(Losses) on Other Financial Assets Mandatorily Measured at FVPL	510301900000000000000000	-
(9) Foreign Exchange Profit/(Loss)	510250000000000000000000	-
(10) Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at FVOCI	510302100000000000000000	-
(11) Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities at Amortized Cost	510302400000000000000000	-
(12) Gains/(Losses) from Sale/Redemption/Derecognition of Loans and Receivables	510304000000000000000000	-
(13) Gains/(Losses) from Sale/Redemption/Derecognition of Investments in Unconsolidated Subsidiaries, Associates and Joint Ventures	510304500000000000000000	-
(14) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	510350000000000000000000	-
(15) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	510400000000000000000000	(1,126,074.81)
(16) Other Income	510450000000000000000000	11,388,839.64
Non-Interest Expense		714,193,953.30
(17) Compensation/Fringe Benefits	610050000000000000000000	126,599,330.06
(18) Taxes and Licenses	610100000000000000000000	45,076,617.02
(19) Fees and Commissions Expenses	610130000000000000000000	367,604,774.84
(20) Other Administrative Expenses	610150000000000000000000	111,637,081.31
(21) Depreciation/Amortization	610200000000000000000000	2,594,118.83
(22) Impairment Losses	610250000000000000000000	18,666,751.83
(23) Provisions	610300000000000000000000	
Losses/Recoveries on Financial Assets	700000000000000000000000	42,015,279.41
(20) Provision for Credit Losses on Financial Assets and Off-Balance Sheet Exposures	700050000000000000000000	42,015,279.41
(21) Bad Debts Written Off	700100000000000000000000	-
(22) Recovery on Impaired/Charged-Off Assets	700150000000000000000000	-
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	905000000000000000000000	(22,276,895.79)
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	805000000000000000000000	-
(23) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	805050000000000000000000	
(24) Share in the Profit/(Loss) of Associates	805100000000000000000000	
(25) Share in the Profit/(Loss) of Joint Ventures	805150000000000000000000	
Total Profit/Loss Before Tax and Before Non-Controlling Interest	910000000000000000000000	(17,529,928.35)
(26) Income Tax Expense	615000000000000000000000	(17,529,928.35)
Total Profit/Loss After Tax and Before Non-Controlling Interest	915000000000000000000000	(4,746,967.44)
(27) Non-Controlling Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	810000000000000000000000	
Net Profit or Loss	920000000000000000000000	(4,746,967.44)
FINANCIAL INDICATORS (IN %)		
LIQUIDITY		
Liquidity Coverage Ratio	990070000000000000000000	
Net Stable Funding Ratio	990090000000000000000000	
Minimum Liquidity Ratio	990070000000000000000000	70.52
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	990000000000000000000001	10.45
Tier 1 Capital Ratio	990000000000000000000003	10.45
CAR	990000000000000000000000	11.49
LEVERAGE		
Basel III Leverage Ratio	990000000000000000000000	
FINANCIAL REPORTING PACKAGE FOR TRUST INSTITUTIONS		
Total Assets	1000000000000000000000000	
Total Accountabilities	2000000000000000000000000	
Total Fiduciary and Related Services Income	510160000000000000000000	
Total Expenses	610000000000000000000000	
NET INCOME (LOSS) FROM FIDUCIARY ACTIVITIES	920050000000000000000000	
REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION REQUIRED UNDER R. A. 6977 (As amended by R. A. Nos. 8289 and 9501)		
Total Loan Portfolio Net of Exclusions (Schedule 1A)	140180500000000000000000	
Micro and Small Enterprises	140180500000100001	150,907,284.77
Medium Enterprises	140180500000100002	228,545,716.60
REPORT ON PROJECT FINANCE EXPOSURES		
Project Finance Loans Classified according to Type of Infrastructure Projects - Net Carrying Amount	140152000500000000000000	
Investments in Securities Issued for Infrastructure Projects under Project Finance - Net Carrying Amount	145350002000000000000000	
REPORT ON CROSS-BORDER POSITIONS OF BANKS IN THE PHILIPPINES (IN US \$)		
Claims	100050000000000000000000	
Liabilities	200050000000000000000000	
Equity	300050000000000000000000	
REPORT ON MICROFINANCE PRODUCTS		
Microenterprise Loans	140150000000631000	108,682,706.06

INCOME STATEMENT ON RETAIL MICROFINANCE OPERATIONS		
Net Profit or Loss	920000000000600000	(4,746,967.44)
REPORT ON ELECTRONIC MONEY TRANSACTIONS		
E-Money Beginning Balance	230800003005310000	
End of month E-Money Balances	230800003005000000	
EXPANDED REPORT ON REAL ESTATE EXPOSURES (Total of Bank Proper and Trust Department)		
Ratio of REE to Adjusted Capital		
A. REEs	140150013500700000	
B. Investments in Securities	145300000000700000	
C. Total REEs (A+B)	100100000000700000	
D. Adjusted Capital (Bank)	300100000000700000	
E. Ratio of REE to Adjusted Capital (C/D)	900100000000700000	
REPORT ON REPURCHASE AGREEMENTS OF BANKS/QUASI-BANKS		
Repo Transactions for the Month (Total Amount in PhP Equivalent)		
Repo Transaction Details		
Bills Payable under Repurchase Agreement	220100002508000000	
Security Details		
Fair Value of Total Securities	220100002508000000	
Net Carrying Amount of Total Securities	220100002508000000	
CREDIT RISK - STRESS TESTING		
Large Exposures		
Top 5 Conglomerates/Group Borrowers		
Conglomerate/Group Borrower 1		
Conglomerate/Group Borrower 2		
Conglomerate/Group Borrower 3		
Conglomerate/Group Borrower 4		
Conglomerate/Group Borrower 5		
MARKET RISK - STRESS TESTING		
Interest Rate Risk Trading Book Impact on Capital		
Post-shock CAR	990000000500000000	
Post-shock Tier 1 Ratio	990050000500000000	
Post-shock Common Tier 1 Ratio	990050500500000000	
Interest Rate Risk Banking Book Impact on Capital		
Post-shock CAR	990000000500000000	
Post-shock Tier 1 Ratio	990050000500000000	
Post-shock Common Tier 1 Ratio	990050500500000000	
FX Risk Impact on Capital		
Appreciation		
Post-shock CAR	990000000500000000	
Post-shock Tier 1 Ratio	990050000500000000	
Post-shock Common Tier 1 Ratio	990050500500000000	
Depreciation		
Post-shock CAR	990000000500000000	
Post-shock Tier 1 Ratio	990050000500000000	
Post-shock Common Tier 1 Ratio	990050500500000000	

We hereby certify that all matters set forth in this Financial Reporting Package-Solo (Balance Sheet and supporting schedules) are true and correct to the best of our knowledge and belief.

JOHN LERY MADRONA/Recordkeeping Sr.
Authorized Signatory

BILLY VIRCILIO GABIANA/ Head of Treasury & Financial Operations
Authorized Signatory